

Debtor 1 RICK J RAUCH

Debtor 2 TINA M RAUCH  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 15-70022JAD

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: PENNYMAC LOAN SERVICES LLC Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account 6 1 7 9

Property Address: 629 ELM AVE  
CLEARFIELD PA 16830

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,631.25</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,631.25</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>1,631.25</u>

### Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$773.63

The next postpetition payment is due on

4 / 1 / 2020  
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 RICK J RAUCH  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 03/04/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RICK J RAUCH**  
Name

Case number (if known) **15-70022JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE ARR. (Part 2 (b))</b>				
03/28/2017	1035159	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	212.96
04/21/2017	1038431	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	99.00
05/25/2017	1041713	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	98.19
06/27/2017	1045094	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	354.67
07/25/2017	1048391	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	98.19
08/25/2017	1051748	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	768.24
				<u>1,631.25</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

03/26/2015	0937060	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,381.86
04/24/2015	0941246	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	837.30
05/26/2015	0945326	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	654.59
06/23/2015	0949262	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	648.49
07/28/2015	0953340	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	696.07
08/26/2015	0957370	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	577.56
09/28/2015	0961286	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	596.16
10/26/2015	0965256	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	760.29
11/24/2015	0969429	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	614.80
12/22/2015	0973426	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	670.13
01/26/2016	0977491	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	891.01
02/24/2016	0981406	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	748.01
03/28/2016	0985466	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	967.71
04/22/2016	0989636	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	797.63
05/24/2016	0993612	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	807.34
06/27/2016	1002371	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	818.62
07/26/2016	1006334	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,033.05
08/26/2016	1010332	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,040.57
09/27/2016	1014332	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	841.48
10/26/2016	1018209	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	833.07
11/21/2016	1021508	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	627.38
12/21/2016	1024831	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,038.09
01/27/2017	1028318	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,240.25
02/24/2017	1031716	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	636.26
03/28/2017	1035159	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	873.20
04/21/2017	1038431	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	754.73
05/25/2017	1041713	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	754.73
06/27/2017	1045094	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	754.73
07/25/2017	1048391	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	754.73
09/26/2017	1055070	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,238.43
10/25/2017	1058430	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	849.77
11/21/2017	1061679	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	829.52
12/21/2017	1064987	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	745.53
01/25/2018	1068410	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	745.53
02/23/2018	1071596	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	745.53
03/28/2018	1074782	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	745.53
04/24/2018	1078024	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	745.53
05/25/2018	1081295	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	745.53
06/22/2018	1084418	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	745.53
07/26/2018	1087661	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	745.53
08/28/2018	1090876	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	787.69
09/25/2018	1094007	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	750.80
10/29/2018	1097254	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	750.80
11/27/2018	1100382	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	750.80
12/21/2018	1103478	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	750.80
01/25/2019	1106712	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	750.80
02/25/2019	1109957	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	796.46
03/25/2019	1113243	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
04/26/2019	1116552	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
05/24/2019	1119946	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
06/25/2019	1123358	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
07/29/2019	1126789	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
08/27/2019	1130270	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
09/24/2019	1133540	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63

Debtor 1 **RICK J RAUCH**  
Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
10/24/2019	1136908	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
11/25/2019	1140363	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
12/23/2019	1143760	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	773.63
01/28/2020	1147216	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,547.26
				<u>47,153.51</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RICK J RAUCH  
TINA M RAUCH  
629 ELM AVENUE  
CLEARFIELD, PA 16830

KENNETH P SEITZ ESQ  
LAW OFFICES OF KENNY P SEITZ  
POB 211  
LIGONIER, PA 15658

PENNYMAC LOAN SERVICES LLC  
PO BOX 660929  
DALLAS, TX 75266-0929

PENNYMAC LOAN SERVICES LLC  
6101 CONDOR DR  
STE 300  
MOORPARK, CA 93021

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

3/4/20

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee